

Plaintiff's Exhibit 1

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March 1, 2010

Mary Oreilly
8042 Donet Terrace Dr
Charlotte, North Carolina 28215


Re: CITIBANK, SOUTH DAKOTA, N.A.
Total Due: \$3,616.77
My File: 10-08134-0

Dear Ms. Oreilly:

I have been retained by Citibank, South Dakota, N.A. in regard the balance you owe them on your account. Your contract with Citibank, South Dakota, N.A. provides for payment of reasonable attorney fees if legal action is required to collect the balance due on your account. The attorney fee provision is authorized by North Carolina General Statutes G.S. 6-21.2. Please be advised that if the outstanding balance due my client, \$3,616.77, is not received from you in my office within 30 days of the receipt of this letter, my client may seek to enforce the attorney fee provision of your Citibank, South Dakota, N.A. contract, all as provided by G.S. 6-21.2. Your check or money order should be payable to CITIBANK, SOUTH DAKOTA, N.A..

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a Judgment (if one has been entered) and mail you a copy of such verification or Judgment. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. This letter is sent in an attempt to collect a debt and any information obtained will be used for that purpose.

Yours very truly,


Tonya L. Urps

TLU/ljl
CLR